

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Marie Elaine Burns  
Debtor

Case No. 19-04318-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: REshelman  
Form ID: 309I

Page 1 of 1  
Total Noticed: 15

Date Rcvd: Oct 07, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 09, 2019.

db +Marie Elaine Burns, 221 Sycamore Trail, Delta, PA 17314-8745  
5255456 +Carrington Mortgage, P.O. Box 5001, Westfield, IN 46074-5001  
5255458 Directv, P.O. Box 830032, Baltimore, MD 21283  
5255461 +K2 Fuels, LLC (Affordable Propane), c/o JSDC Law Offices, 11 East Chocolate Ave.,  
Hershey, PA 17033-1320  
5255462 +Oxford Motors, 2263 Baltimore Oike, Oxford, PA 19363-3933  
5255463 Pa Department of Revenue, 1846 Brookwood St, Harrisburg, PA 17401

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

E-mail/Text: tsanlaw@gmail.com Oct 07 2019 19:12:52 Tony Santo Sangiamo,  
1701 West Market Street, PO Box 1324, York, PA 17405  
tr +E-mail/Text: dehartstaff@pamd13trustee.com Oct 07 2019 19:13:13  
Charles J DeHart, III (Trustee), 8125 Adams Drive, Suite A, Hummelstown, PA 17036-8625  
ust +E-mail/Text: USTPRegion03.HA.ECF@USDOJ.GOV Oct 07 2019 19:13:05 United States Trustee,  
228 Walnut Street, Suite 1190, Harrisburg, PA 17101-1722  
cr +EDI: PRA.COM Oct 07 2019 23:18:00 PRA Receivables Management, LLC, PO Box 41021,  
Norfolk, VA 23541-1021  
5255457 +EDI: WFNNB.COM Oct 07 2019 23:18:00 Comenity Bank/Wayfair, Attn: Bankruptcy Dept,  
Po Box 182125, Columbus, OH 43218-2125  
5255459 +EDI: BLUESTEM Oct 07 2019 23:18:00 Fingerhut, Attn: Bankruptcy, 6250 Ridgewood Road,  
Saint Cloud, MN 56303-0820  
5255460 +EDI: AMINFOFP.COM Oct 07 2019 23:18:00 First PREMIER Bank, Attn: Bankruptcy,  
Po Box 5524, Sioux Falls, SD 57117-5524  
5255464 +E-mail/Text: bankruptcygroup@peco-energy.com Oct 07 2019 19:13:01 PECO, P.O. Box 37629,  
Philaselpia, PA 19101-0629  
5255702 +EDI: RMSC.COM Oct 07 2019 23:18:00 Synchrony Bank, c/o PRA Receivables Management, LLC,  
PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 9

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 09, 2019

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 7, 2019 at the address(es) listed below:

Charles J DeHart, III (Trustee) TWecf@pamd13trustee.com  
Tony Santo Sangiamo on behalf of Debtor 1 Marie Elaine Burns tsanlaw@gmail.com,  
kathyslaw88@gmail.com;nicoleroserobinson@gmail.com;sangiamotr73458@notify.bestcase.com  
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 3

**Information to identify the case:**

Debtor 1 **Marie Elaine Burns**

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First Name Middle Name Last Name

Debtor 2

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(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court **Middle District of Pennsylvania**

Case number: **1:19-bk-04318-HWV**

Social Security number or ITIN **xxx-xx-1969**

EIN ---

Social Security number or ITIN ---

EIN ---

Date case filed for chapter **13 10/4/19**

**Official Form 309I****Notice of Chapter 13 Bankruptcy Case**

9/19

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Marie Elaine Burns	
<b>2. All other names used in the last 8 years</b>	fka Marie Elaine Oles	
<b>3. Address</b>	221 Sycamore Trail Delta, PA 17314	
<b>4. Debtor's attorney</b> Name and address	Tony Santo Sangiamo 1701 West Market Street PO Box 1324 York, PA 17405	Contact phone 717-718-1480 Email: tsanlaw@gmail.com
<b>5. Bankruptcy trustee</b> Name and address	Charles J DeHart, III (Trustee) 8125 Adams Drive, Suite A Hummelstown, PA 17036	Contact phone 717 566-6097 Email: dehartstaff@pamd13trustee.com
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	U.S. Bankruptcy Court Ronald Reagan Federal Building 228 Walnut St, Rm 320 Harrisburg, PA 17101-1737	Hours open: Monday – Friday 9:00 AM to 4:00 PM  Contact phone (717) 901-2800  Date: 10/7/19

**For more information, see page 2**

**Receiving Court Issued Orders and Notices by E-Mail:** (1) Anyone can register for the Electronic Bankruptcy Noticing program at [ebn.uscourts.gov](http://ebn.uscourts.gov). (2) Only Debtors can register for DeBN (Debtor's Electronic Bankruptcy Noticing) by filing a DeBN Request form ([www.pamb.uscourts.gov/debn-form](http://www.pamb.uscourts.gov/debn-form)), with the Clerk of Court. Both options are **FREE** and allow the clerk to quickly send you Court Issued Orders and Notices by E-Mail.

<b>7. Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>December 5, 2019 at 10:00 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.  <b>*** Valid photo identification and proof of social security number are required ***</b>	<b>Location:</b> <b>Ronald Reagan Federal Building, Trustee Hearing Rm, Rm. 1160, 11th Floor, 228 Walnut Street, Harrisburg, PA 17101</b>												
<b>8. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<table border="0"> <tr> <td data-bbox="500 363 950 415"> <b>Deadline to file a complaint to challenge dischargeability of certain debts:</b> </td> <td data-bbox="1096 363 1299 388"> <b>Filing deadline: 2/3/20</b> </td> </tr> <tr> <td colspan="2"> <b>You must file:</b> <ul style="list-style-type: none"> <li>a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li> <li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul> </td> </tr> <tr> <td data-bbox="500 548 1031 600"> <b>Deadline for all creditors to file a proof of claim (except governmental units):</b> </td> <td data-bbox="1096 548 1323 573"> <b>Filing deadline: 12/13/19</b> </td> </tr> <tr> <td data-bbox="500 606 1047 659"> <b>Deadline for governmental units to file a proof of claim:</b> </td> <td data-bbox="1096 606 1299 632"> <b>Filing deadline: 4/1/20</b> </td> </tr> </table> <hr/> <p><b>Deadlines for filing proof of claim:</b>          A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p> <hr/> <table border="0"> <tr> <td data-bbox="500 942 876 968"> <b>Deadline to object to exemptions:</b> </td> <td data-bbox="1096 942 1442 1010"> <b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors         </td> </tr> <tr> <td colspan="2">           The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.         </td> </tr> </table>		<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b>	<b>Filing deadline: 2/3/20</b>	<b>You must file:</b> <ul style="list-style-type: none"> <li>a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li> <li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul>		<b>Deadline for all creditors to file a proof of claim (except governmental units):</b>	<b>Filing deadline: 12/13/19</b>	<b>Deadline for governmental units to file a proof of claim:</b>	<b>Filing deadline: 4/1/20</b>	<b>Deadline to object to exemptions:</b>	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors	The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
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The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.														
<b>9. Filing of plan</b>	The debtor has not filed a plan as of this date. A copy of the plan and a notice of the hearing on confirmation will be sent separately.													
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.													
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.													
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.													
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.													